



# BEAGLE SERVICES

Risk Information Summit

2024



# The Problem is Obvious

Water Damage



Water Scarcity





# Leak Volume

**10% of households waste more than 90 gallons of water daily through minor leaks and drips.**

**A burst pipe can cause a lot of water to spill into a home or building. Here are the average water flow rates based on typical municipal water lines:**

½-inch pipe: 50 gallons per minute  
¾-inch pipe: 110 gallons per minute  
1-inch pipe: 210 gallons per minute

2-inch pipe: 850 gallons per minute  
3-inch pipe: 1,900 gallons per minute  
4-inch pipe: 3,400 gallons per minute



# Different Ways to Solve the Problem

Manufacturers

**MOEN**<sup>®</sup>

**WATTS**<sup>®</sup>

PHYN 

**KOHLER**<sup>®</sup>

  
ALERT LABS

 **LAIER**<sup>®</sup>

**FloLogic**<sup>®</sup>  
Smarter Water Control<sup>™</sup>

 **Water Hero**<sup>®</sup>  
Conserve. Protect. Save.

Insurance / Utility

**CHUBB**<sup>®</sup>

  
**FARMERS**<sup>®</sup>  
INSURANCE

  
Nationwide<sup>®</sup>



  
THE CINCINNATI  
INSURANCE COMPANIES

**FPL**

 **THE HARTFORD**

 **Berkley One**  
a Berkley Company

**pure**<sup>®</sup>  
INSURANCE

  
**HSB**<sup>™</sup>  
A Munich Re company

**VAULT** 

**State Farm**  


 **Hippo**



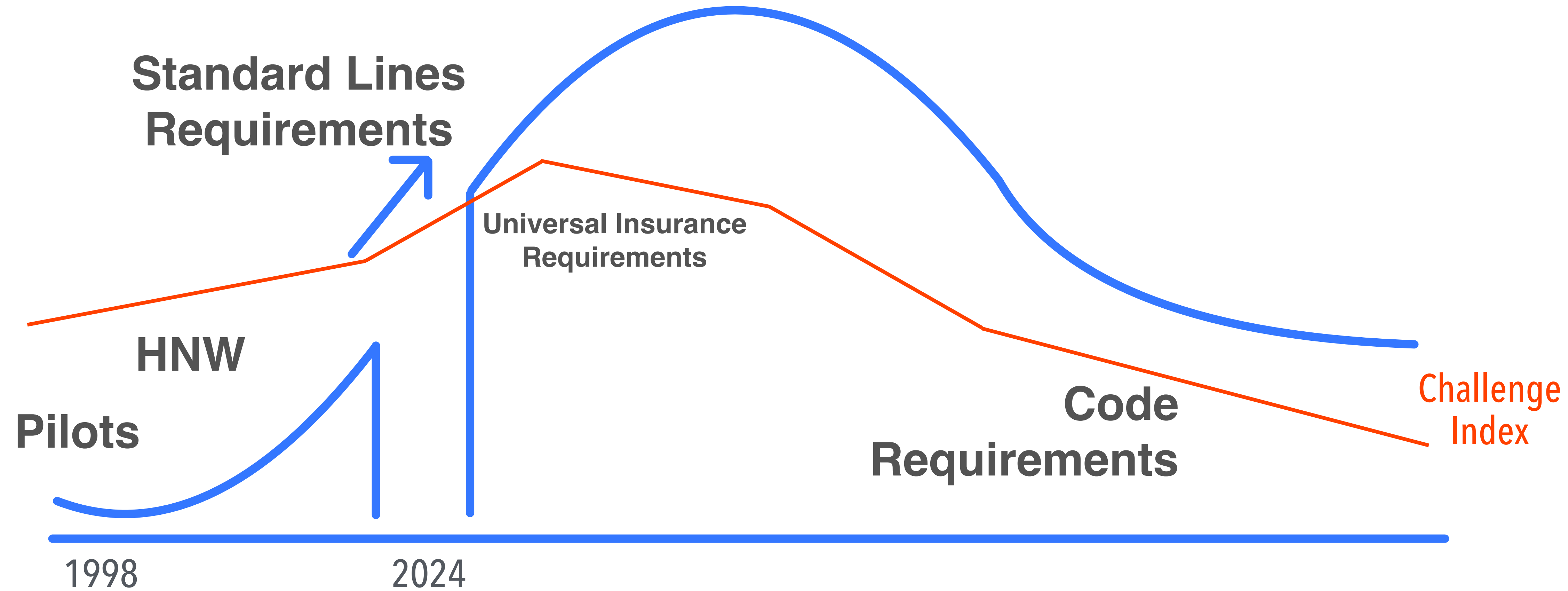
# Why am I here?

**The goal is to increase adoption of the tech.**

**I ran into the wall working with carriers for adoption of the tech.**



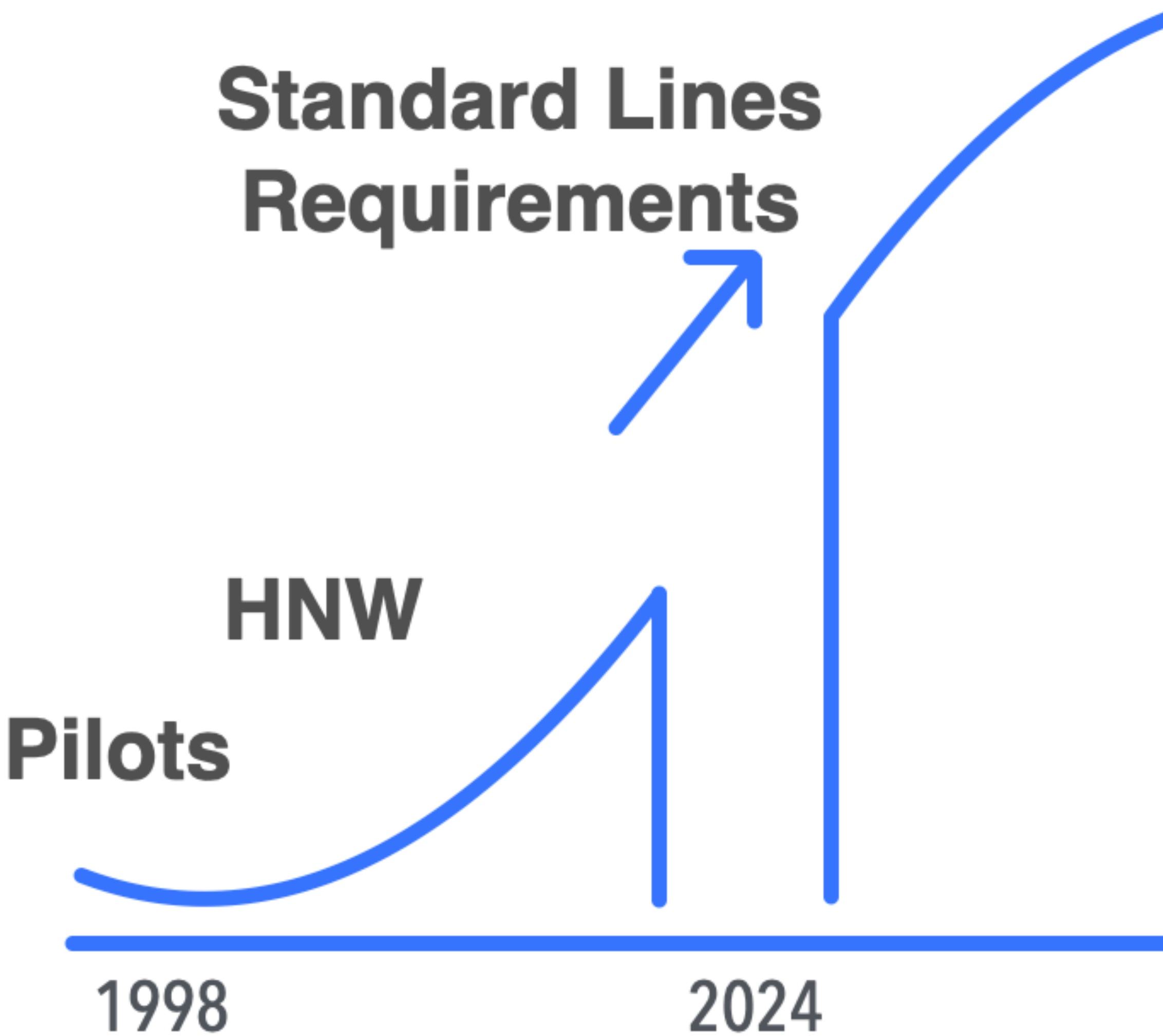
# Adoption Curve x Challenge Index



**Adoption Becoming Mainstream**



# Challenges In Bridging the Gap





# Technical Deployment & Last Mile of the IoT



Multi-family shutoff valve installations November 2023



# Avoiding Horror Stories

Incoming SMS from

Phone Number: +

Message: I unplugged it because I was going out of town and I thought  might turn off the water when I was gone

Incoming SMS from

Phone Number:

Message: It will be unplugged until Friday evening.





"We just suffered \$1M+ loss.  
Beagle, please go put a valve on this house!"

## Is there Electricity?!

The client was receiving a shutoff valve credit for **years** due to a picture of an installed valve.

There was no power!



# Installation Location

Customer: I got the valve installed to meet your requirement...

Partner: Is this correct?

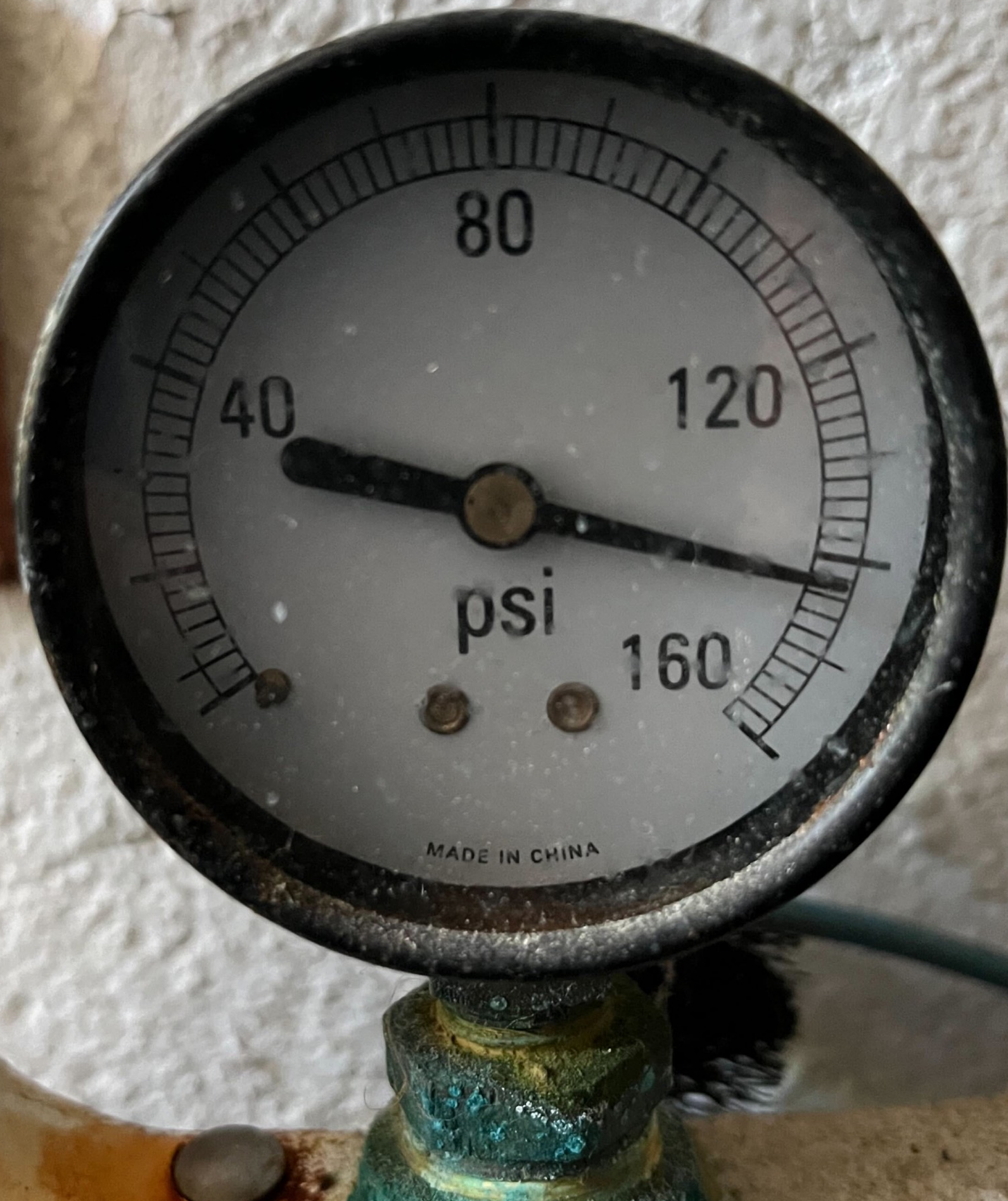
**NO**

This valve was only monitoring the water to one bathroom in the whole house...

Don't  
put  
your  
valve  
here...







# Related Risks

Valves that sense pressure alert  
over 80 PSI

**PRESSURE!**





# Sensors & Complete Systems



Sensors alert. Valves shutoff. Damage mitigated.



# Recommendation: Using An Expert



Multi-family shutoff valve installations November 2023



# StreamLabs



Before



After





# LeakDefense / Sentinel





# Flo by Moen



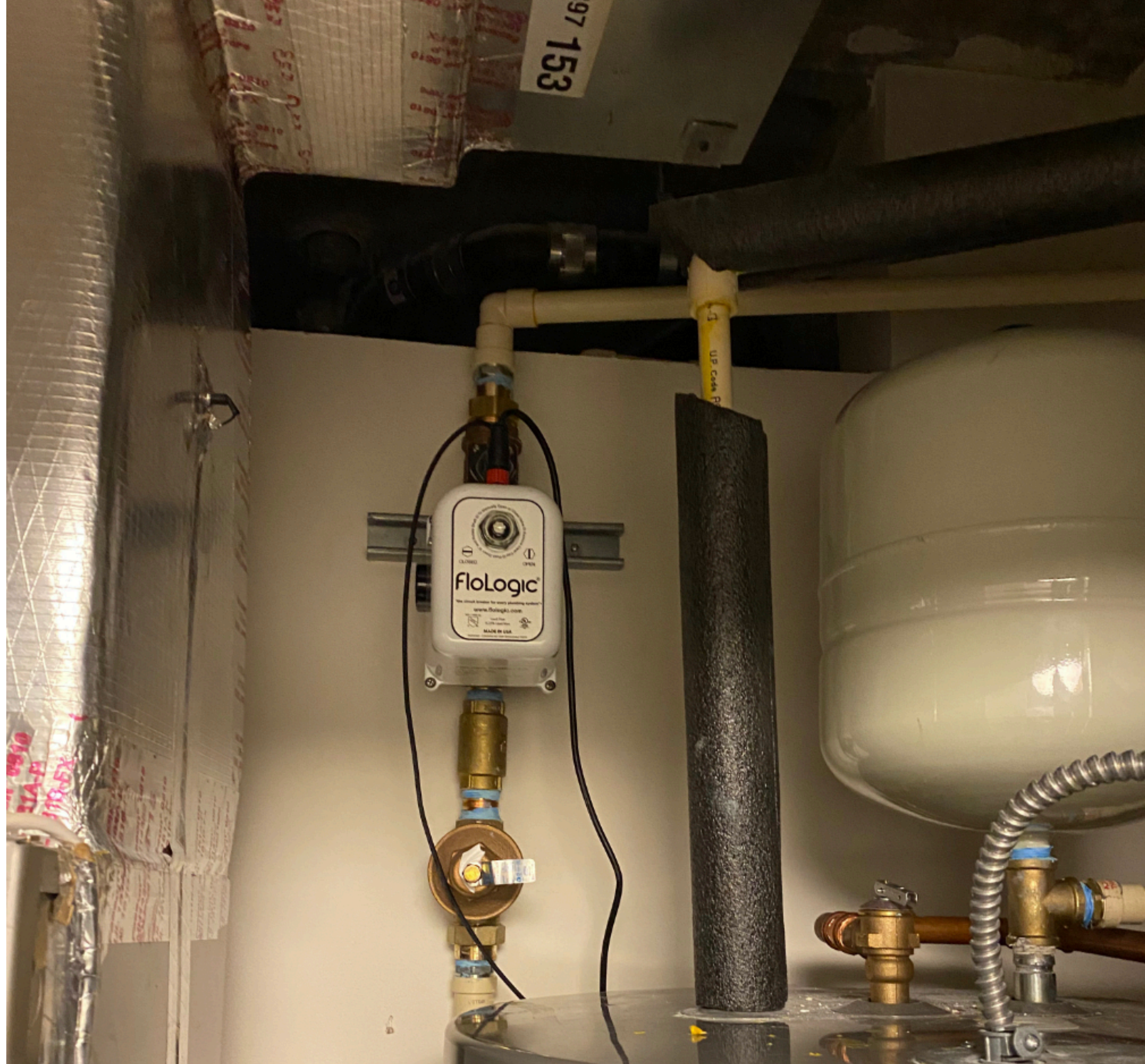


**Phyn**





# FloLogic





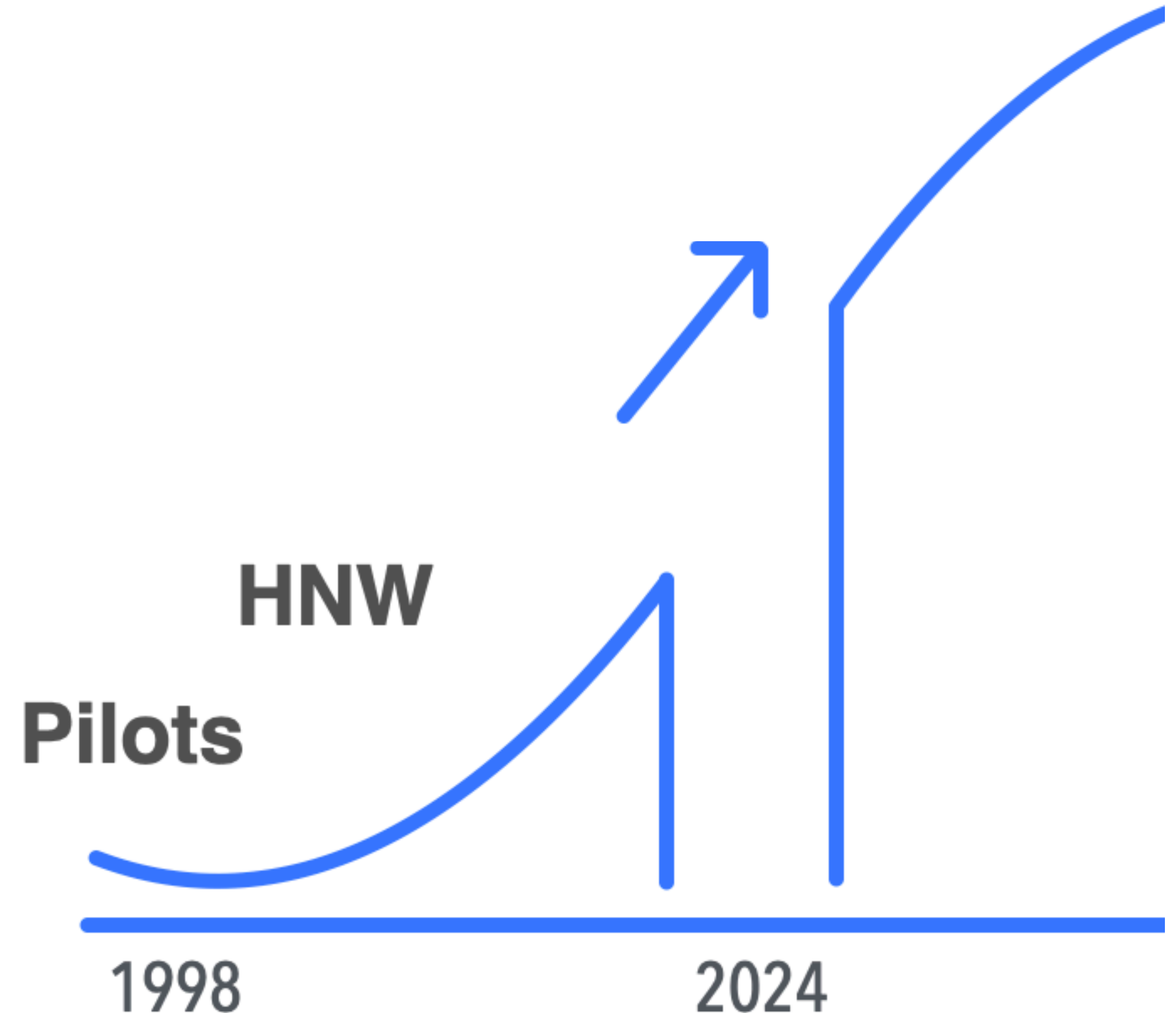
# WaterHero





# How to Cross the Gap

- If you have a program that is stalled, are you helping with the last mile?
- Are you working creatively with pricing structures and policy holder incentives?
- What is your expected post-installation client experience?





**FIN.**

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